

Information to identify the case:			
Debtor 1	Francis C. Potenza		
First Name	Middle Name	Last Name	
Debtor 2	Inga R. Potenza		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-20295-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis C. Potenza

Inga R. Potenza
aka Inga Krifchin

6/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Francis C. Potenza
Inga R. Potenza
Debtors

Case No. 18-20295-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Jun 26, 2023

User: admin
Form ID: 3180W

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	Francis C. Potenza, Inga R. Potenza, 608 Riverside Ave, Toms River, NJ 08757-1006
517544472	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
517544473	Acupath Laboratories, 28 S Terminal Dr, Plainview, NY 11803-2309
517544474	Allaire Foot & Ankle, 2211 Route 88 E, Brick, NJ 08724-3271
517544477	Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
517544478	+ Banfield Pet Hospital, 1331 Nixon Dr, Moorestown, NJ 08057-3249
517544481	+ Cap1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517544495	Genoscientific LLC, 5755 Hoover Blvd, Tampa, FL 33634-5340
517544496	Hamilton Surgery Center, LLC, 1445 Whitehorse Mercerville Rd Ste 101, Trenton, NJ 08619-3834
517544497	High Focus Centers, 299 Market St Ste 130, Saddle Brook, NJ 07663-5321
517544498	Hilltop Nursery School, 1917 Rt 37 W, Toms River, NJ 08757-2374
517544504	+ Mark J. Schwitz, D.D.S., 4687 Highway 9 North, Howell, NJ 07731-3384
517544505	# Medical Radiology Group, PO Box 11268, Lancaster, PA 17605-1268
517544514	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
517841627	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
517544512	+ Slomins Inc., 125 Lauman Ln, Hicksville, NY 11801-6539
517544513	Sprinklers Sales & Service, PO Box 65, Lakehurst, NJ 08733-0065
517544515	Susskind & Almallah Eye Associates, 20 Mule Rd, Toms River, NJ 08755-5028
517544520	Trenton Anesthesiology Associates PA, 416 Bellevue Ave, Trenton, NJ 08618-4513
517544521	Urology Care Alliance, Formerly University Urology Assoc Of NJ, 3131 Princeton Pike Ofc PK Bldg 4 Ste212, Lawrenceville, NJ 08648-2201

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 26 2023 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 26 2023 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517544476	Email/Text: bkrpt@retrievalmasters.com	Jun 26 2023 20:53:00	AMCA, PO Box 1235, Elmsford, NY 10523-0935
517544475	EDI: GMACFS.COM	Jun 27 2023 00:46:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 130424, Roseville, MN 55113-0004

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51754477	^ MEBN	Jun 26 2023 20:51:12	Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
517651272	Email/PDF: resurgentbknotifications@resurgent.com	Jun 26 2023 21:00:27	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
51754479	EDI: TSYS2	Jun 27 2023 00:46:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
51754482	+ Email/Text: bankruptcy@cavps.com	Jun 26 2023 20:53:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
517664755	^ MEBN	Jun 26 2023 20:50:05	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
51754483	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
51754484	EDI: COMCASTCBLCENT	Jun 27 2023 00:46:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
51754485	Email/Text: ebn@rwjbh.org	Jun 26 2023 20:53:00	Community Medical Center, PO Box 29969, New York, NY 10087-9969
51754486	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 26 2023 20:53:00	Consumer Portfolio Svc, Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
51754487	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 26 2023 21:00:28	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
51754488	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
51754489	^ MEBN	Jun 26 2023 20:50:06	Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
51754490	EDI: BLUESTEM	Jun 27 2023 00:52:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
51754491	EDI: RMSC.COM	Jun 27 2023 00:46:00	Ge Capital, PO Box 960061, Orlando, FL 32896-0061
51754492	EDI: RMSC.COM	Jun 27 2023 00:46:00	Gecrb/ Old Navy, Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104
51754493	EDI: RMSC.COM	Jun 27 2023 00:46:00	Gecrb/jc Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
51754494	EDI: RMSC.COM	Jun 27 2023 00:46:00	Gemb/walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
51754499	+ EDI: LCIICSYSTEM	Jun 27 2023 00:46:00	IC System, PO Box 64378, Saint Paul, MN 55164-0378
517544500	EDI: IRS.COM	Jun 27 2023 00:46:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
517544501	Email/Text: govtaudits@labcorp.com	Jun 26 2023 20:52:00	Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517662061	Email/PDF: resurgentbknotifications@resurgent.com	Jun 26 2023 21:00:29	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517544506	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 26 2023 20:53:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517673201	EDI: PRA.COM	Jun 27 2023 00:46:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517673208	EDI: PRA.COM	Jun 27 2023 00:46:00	Portfolio Recovery Associates, LLC, c/o Walmart

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517615649	EDI: Q3G.COM		Credit Card, POB 41067, Norfolk VA 23541
		Jun 27 2023 00:46:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517616507	EDI: Q3G.COM		Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
		Jun 27 2023 00:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517544507	Email/Text: BankruptcyMail@questdiagnostics.com		Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
517598597	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 26 2023 20:53:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517544508	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 26 2023 20:53:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
517544509	+ Email/Text: bk-notification@sps-law.com	Jun 26 2023 20:52:00	Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
517544510	+ Email/Text: bankruptcy@senexco.com	Jun 26 2023 20:52:00	Senex Svcs, 3333 Founders Road, Indianapolis, IN 46268-4933
517544516	EDI: RMSC.COM	Jun 27 2023 00:46:00	Syncb/strauss, PO Box 965036, Orlando, FL 32896-5036
517547471	+ EDI: RMSC.COM	Jun 27 2023 00:46:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517544517	+ EDI: RMSC.COM	Jun 27 2023 00:46:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517544519	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 26 2023 20:52:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
517544518	+ EDI: WTRRNBNK.COM	Jun 27 2023 00:46:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
517588442	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 26 2023 20:52:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517894721	Email/PDF: bncnotices@becket-lee.com	Jun 26 2023 21:00:30	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517941529	^ MEBN	Jun 26 2023 20:50:51	U.S. Bank National Association as Legal Title Trus, POB 814609, Dallas, TX 75381-4609
518888674	+ Email/Text: flyersprod.inbound@axisai.com	Jun 26 2023 20:52:00	US Bank NA, Legal Trustee for Truman 2016 SC6, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518888675	+ Email/Text: flyersprod.inbound@axisai.com	Jun 26 2023 20:52:00	US Bank NA, Legal Trustee for Truman 2016 SC6, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619, US Bank NA, Legal Trustee for Truman 201, c/o Rushmore Loan Management Services 92619-2708
517544522	+ EDI: VERIZONCOMB.COM	Jun 27 2023 00:46:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
517544523	+ EDI: VERIZONCOMB.COM	Jun 27 2023 00:46:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
517544524	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517544525	EDI: WFFC.COM	Jun 27 2023 00:52:00	Wachovia Mortgage/world Savings And Loan, Attn: Bankruptcy Dept.(T7419-015), PO Box 659558, San Antonio, TX 78265-9558
517544526	+ EDI: BLUESTEM	Jun 27 2023 00:52:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

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517588526

+ EDI: WFFC2

Jun 27 2023 00:46:00

Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

517663843

Email/PDF: bncnotices@becket-lee.com

Jun 26 2023 21:00:42

eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517544502	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517544503	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517605241	*+	Santander Consumer USA Inc, POB 961245, fort Worth, TX 76161-0244
517544480	##	Burlington Laboratories Inc, 199 Main St, Burlington, VT 05401-8309
517544511	##	Shore Imaging PC, 1166 River Ave Ste 102, Lakewood, NJ 08701-5600

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Lee Martin Perlman	on behalf of Debtor Francis C. Potenza ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Inga R. Potenza ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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